

2008-2009 INTERCHANGE and QUALIFICATION CHART									
Merchant Name									
Target Qualification Level:		Interchange Pass-thru				OCTOBER 2007		APRIL 2008	
INTERCHANGE CATEGORY	PLAN CODE	PRIMARY QUALIFICATION DESCRIPTIONS				RATE		RATE	
<b>VISA CONSUMER RATES:</b>		<b>All transactions (applies to both Consumer and Commercial cards) must include the Card Level Results to qualify for CPS interchange.</b>							
Visa CPS/Retail CREDIT	023	<ul style="list-style-type: none"> <li>Cardholder, card, merchant and card-reading terminal must be present at the point of sale.</li> <li>Card must be swiped for authorization and the full, unaltered contents of the magnetic stripe must be transmitted (entry mode of 90 required). Contactless transactions are also eligible.</li> <li>Electronic authorization required; only one authorization per transaction allowed.</li> </ul>				1.540% + \$0.10		1.540% + \$0.10	
CPS Retail Hotel/Car Rental	024	<ul style="list-style-type: none"> <li>Hotel/Car Rental merchants must provide the same enhanced data required to qualify for CPS/Hotel &amp; Auto Rental in order to qualify for CPS Retail (i.e. - folio #, check-in date, indicator for ancillary charges/no show).</li> <li>Signature must be obtained on the credit card slip or printer receipt.</li> <li>Transaction must be sent for processing within 24 hours of the authorization.</li> </ul>							
Visa CPS/Retail DEBIT	817	<ul style="list-style-type: none"> <li>All requirements of CPS/Retail.</li> </ul>				1.030% + \$0.15		1.030% + \$0.15	
CPS Retail Hotel / Car Rental	636	<ul style="list-style-type: none"> <li>Settled amount must equal authorized amount. If transaction fails authorization tolerance, it will qualify at EIRF DEBIT. For MCCs 5813 (Bars &amp; Taverns), 7230 (Beauty &amp; Barber Shops), 4121 (Taxicabs &amp; Limousines), 7298 (Health &amp; Beauty Spas), the cleared amount is allowed to be within 20% of the authorized amount.</li> <li>This rate is only applicable to U.S. issued check cards; non-US will qualify at the credit category.</li> </ul>							
Visa Electronic (EIRF) CREDIT (Electronic Interchange Reimbursement Fee)	080	<ul style="list-style-type: none"> <li>Keyed transactions (entry mode 01) or swiped transactions (entry mode 90 or 02) that are not otherwise CPS qualified (i.e. full, unaltered contents of the magnetic stripe are not transmitted [possibly due to non-compliant software or card with mag stripe error]; transaction is not electronically authorized [i.e. voice authorizations, code 10s, call referrals]).</li> <li>Transaction must be settled within three days of transaction date.</li> </ul>				2.300% + \$0.10		2.300% + \$0.10	
Visa Electronic (EIRF) DEBIT	680	<ul style="list-style-type: none"> <li>All requirements of EIRF.</li> <li>This rate is only applicable to U.S. issued check cards; non-US will qualify at the credit category.</li> </ul>				1.750% + \$0.20		1.750% + \$0.20	
Visa Standard Paper CREDIT	017	<ul style="list-style-type: none"> <li>EDC Transactions sent more than 72 hours from transaction date.</li> </ul>							
Airlines	009	<ul style="list-style-type: none"> <li>Paper Transactions.</li> </ul>				2.700% + \$0.10		2.700% + \$0.10	
Hotel/Car Rental	012								
Card Not Present	014								
Visa Standard Paper DEBIT	617	<ul style="list-style-type: none"> <li>All requirements of Standard.</li> </ul>							
Airlines	609	<ul style="list-style-type: none"> <li>This rate is only applicable to U.S. issued check cards; non-US will qualify at the credit category.</li> </ul>				1.900% + \$0.25		1.900% + \$0.25	
Hotel/Car	612								
Card Not Present	614								
Visa CPS/Restaurant CREDIT	054	<ul style="list-style-type: none"> <li>Cardholder, card, merchant and card-reading terminal must be present at the point of sale.</li> <li>Card must be swiped for authorization and the full, unaltered contents of the magnetic stripe must be transmitted (entry mode of 90 required). Contactless transactions are also eligible.</li> <li>Electronic authorization required; only one authorization per transaction allowed.</li> <li>Applies to transactions with MCCs: 5812 (Restaurant) and 5814 (Fast Food).</li> <li>Signature must be obtained on the credit card slip or printer receipt.</li> <li>Transaction must be sent for processing within 24 hours of the authorization.</li> </ul>				1.540% + \$0.10		1.540% + \$0.10	
Visa CPS/Restaurant DEBIT	654	<ul style="list-style-type: none"> <li>All requirements of CPS/Restaurant.</li> <li>This rate is only applicable to U.S. issued check cards; non-US will qualify at the credit category.</li> </ul>				1.190% + \$0.10		1.190% + \$0.10	
Visa CPS/Small Ticket CREDIT	047	<ul style="list-style-type: none"> <li>Restricted to MCCs: 4111 (Local Commuter Transport), 4121 (Taxicabs &amp; Limousines), 4131 (Bus Lines), 4784 (Tolls &amp; Bridge Fees), 5812 (Restaurants), 5814 (Fast Food Restaurants), 5994 (News Dealers &amp; Newsstands), 7211 (Laundries-Family &amp; Commercial), 7216 (Dry Cleaners), 7338 (QuickCopy, Reproduction &amp; Blueprinting Service), 7523 (Parking Lots &amp; Garages), 7542 (Car Washes), 7832 (Motion Picture Theaters), 7841 (Videotape Rental Stores).</li> <li>Applies to Consumer Credit, including Rewards, Signature, and Infinite Cards.</li> <li>Transaction must meet CPS/Retail requirements. Unattended transactions (i.e. kiosk) can qualify for this category if all CPS requirements other than face-to-face are met.</li> <li>Only applicable to transactions \$15 and under.</li> <li>For these transactions, merchant is not required to: <ul style="list-style-type: none"> <li>1) Obtain the cardholder signature or 2) Provide a transaction receipt, unless a cardholder requests one.</li> </ul> </li> </ul>				1.650% + \$0.04		1.650% + \$0.04	
Visa CPS/Small Ticket DEBIT	647	<ul style="list-style-type: none"> <li>All requirements of CPS/Small Ticket.</li> <li>This rate is only applicable to U.S. issued check cards; non-US will qualify at the credit category.</li> </ul>				1.550% + \$0.04		1.550% + \$0.04	
Visa No Signature Required Program		<ul style="list-style-type: none"> <li>Restricted to MCCs: 4111 (Local Commuter Transport), 4121 (Taxicabs &amp; Limousines), 4131 (Bus Lines), 4784 (Tolls &amp; Bridge Fees), 5499 (Misc. Food Service), 5541 (Service Stations), 5812 (Restaurants), 5814 (Fast Food Restaurants), 5912 (Drug Stores &amp; Pharmacies), 5994 (News Dealers &amp; Newsstands), 7211 (Laundries-Family &amp; Commercial), 7216 (Dry Cleaners), 7338 (QuickCopy, Reproduction &amp; Blueprinting Service), 7523 (Parking Lots &amp; Garages), 7542 (Car Washes), 7832 (Motion Picture Theaters), 7841 (Videotape Rental Stores). Also eligible effective April 2008: 5251 (Hardware Stores), 5331 (Variety Stores), 5411 (Grocery Stores &amp; Supermarkets), 5441 (Candy Stores), 5451 (Dairy Products Stores), 5462 (Bakeries), 5942 (Book Stores), and 5947 (Gift, Card, Novelty &amp; Souvenir Shops).</li> <li>Consumer and Commercial cards are eligible.</li> <li>Only applicable for qualified CPS/Card Present transactions under \$25 (24.99 and less). For these transactions, merchant is not required to obtain a cardholder's signature or provide a receipt unless requested by cardholder.</li> <li>Chargeback protection from reason code 81 (Fraudulent Transaction, Card Present Environment).</li> <li>There is no interchange rate associated with this category, transactions will qualify for Visa's interchange rate based on criteria met (i.e. Small Ticket, CPS Retail).</li> </ul>				N/A	N/A	N/A	N/A
Visa CPS/Retail 2 for Select Emerging Markets Only CREDIT	038	<ul style="list-style-type: none"> <li>Restricted to MCCs: Government (9211, 9222, 9399), School (8211, 8220, 8299), Insurance (5960, 6300), Cable and Other Pay TV (4899), Charities (8398), Child Care (8351), Fuel Dealers (5983), &amp; Subscriptions (5968).</li> <li>Applies to Consumer Credit, including Rewards, Signature, and Infinite Cards.</li> <li>Transaction must be electronically authorized. Transaction may be swiped or keyed.</li> <li>Transaction must be sent for processing within 24 hours of the authorization.</li> <li>Transactions not meeting CPS requirements will not qualify and will be classified accordingly (i.e. EIRF, Standard, etc.).</li> <li>MCC 5960 must meet CPS Card Not Present requirements.</li> <li>AVS is not required for CPS/Retail 2. HOWEVER, if AVS is used, the transaction must meet requirements for CPS/Card Not Present, CPS/Retail Key Entry, or CPS/E-Commerce and the transaction will then qualify for CPS/Retail 2.</li> </ul>				1.430% + \$0.05		1.430% + \$0.05	
Visa CPS/Retail 2 for Select Emerging Markets Only DEBIT	638	<ul style="list-style-type: none"> <li>All requirements of CPS/Retail 2.</li> <li>This rate is only applicable to U.S. issued check cards; non-US will qualify at the credit category.</li> </ul>				0.800% + \$0.25		0.800% + \$0.25	
CPS/Utility CREDIT	053	<ul style="list-style-type: none"> <li>Restricted to MCC 4900 (Utility). MCC 4900 includes utilities such as Water, Gas, Waste Management, and Electricity. Visa does not consider Heating Oil and Propane eligible for the Utility rate.</li> <li>Applies to Consumer Credit, including Rewards, Signature, and Infinite Cards.</li> <li>Transactions must meet CPS Requirements.</li> <li>Must be electronically authorized. Transaction may be swiped or keyed.</li> <li>Transactions not meeting CPS requirements will not qualify and will be classified accordingly (i.e. EIRF, Standard, etc.).</li> <li>Registration Required.</li> </ul>				0.000% + \$0.75		0.000% + \$0.75	
CPS/Utility DEBIT	653	<ul style="list-style-type: none"> <li>All Requirements of CPS/Utility.</li> <li>This rate is applicable to U.S. issued check cards; non-US will qualify at the credit category.</li> </ul>				0.000% + \$0.75		0.000% + \$0.75	

Visa CPS/Retail Key-Entry CREDIT	037	<ul style="list-style-type: none"> <li>THIS RATE IS ONLY FOR FACE-TO-FACE TRANSACTIONS THAT HAVE A CARD PRESENT BUT FAIL MAG SWIPE ATTEMPT.</li> <li>Cardholder, card, merchant and card-reading terminal must be present at the point of sale; cardholder signature must be obtained.</li> <li>Must meet all CPS/Retail requirements, except for reading and transmitting the entire, unaltered contents of the magnetic stripe.</li> <li>Transaction is keyed and has entry mode of 01.</li> <li>Address Verification Service (AVS) is performed at time of authorization, and a full match response must be received on the cardholder's billing zip code.</li> <li>MCCs 5542 (AFD) and Direct Marketing MCCs (5960, 5962, 5964-5969) are not eligible to receive the CPS/Retail Key-Entry interchange rate. Quasi-cash and cardholder-activated transactions are also not eligible for this rate.</li> </ul>	1.850%	+\$0.10	1.850%	+\$0.10
Visa CPS/Retail Key-Entry DEBIT	637	<ul style="list-style-type: none"> <li>All requirements of CPS/Retail Key-Entry.</li> <li>This rate is only applicable to U.S. issued check cards; non-US will qualify at the credit category.</li> </ul>	1.600%	+\$0.15	1.600%	+\$0.15
Visa CPS/Card Not Present CREDIT	034	<ul style="list-style-type: none"> <li>THIS RATE IS ONLY FOR TRANSACTIONS THAT DO NOT HAVE A CARD PRESENT AND ARE MAIL/PHONE ORDER.</li> <li>There can be only one electronic authorization or one authorization plus an authorization reversal to make the authorization amount equal to the settled amount.</li> <li>An Address Verification Service (AVS) request must be performed on the cardholder's billing 5 digit zip code; a match is not required.</li> <li>Transaction must be settled within 2 days.</li> <li>Settled amount is equal to authorized amount.</li> <li>Transaction date is the ship date and must be no later than seven days after the authorization date.</li> <li>Customer service telephone number required in settlement record.</li> <li>Customer order number required in settlement record.</li> </ul>	1.850%	+\$0.10	1.850%	+\$0.10
Visa CPS/Card Not Present DEBIT	634	<ul style="list-style-type: none"> <li>All requirements of CPS/Card Not Present.</li> <li>This rate is only applicable to U.S. issued check cards; non-US will qualify at the credit category.</li> </ul>	1.600%	+\$0.15	1.600%	+\$0.15
Visa CPS/Electronic Commerce - Basic CREDIT	077	<ul style="list-style-type: none"> <li>THIS RATE IS FOR TRANSACTIONS THAT DO NOT HAVE A CARD PRESENT AND ARE PURCHASED OVER THE INTERNET.</li> <li>In addition to same requirements for CPS/Card Not Present, transaction must be properly identified as E-Commerce.</li> <li>Customer service telephone number, e-mail address or merchant URL required in settlement record.</li> </ul>	1.850%	+\$0.10	1.850%	+\$0.10
Visa CPS/Electronic Commerce - Basic DEBIT	677	<ul style="list-style-type: none"> <li>All requirements of CPS/Electronic Commerce Basic.</li> <li>This rate is only applicable to U.S. issued check cards; non-US will qualify at the credit category.</li> </ul>	1.600%	+\$0.15	1.600%	+\$0.15
Visa CPS/Electronic Commerce - Preferred CREDIT	078	<ul style="list-style-type: none"> <li>All requirements of CPS/Electronic Commerce Basic.</li> <li>Applies to Consumer Credit, including Rewards, Signature, and Infinite Cards only.</li> <li>Secure E-Commerce transaction utilizing 3-D secure processing (Verified by Visa).</li> </ul>	1.800%	+\$0.10	1.800%	+\$0.10
Visa CPS/Electronic Commerce - Preferred DEBIT	678	<ul style="list-style-type: none"> <li>All requirements of CPS/Electronic Commerce Preferred.</li> <li>This rate is only applicable to U.S. issued check cards; non-US will qualify at the credit category.</li> </ul>	1.550%	+\$0.15	1.550%	+\$0.15
Visa CPS/Supermarket CREDIT	021	<ul style="list-style-type: none"> <li>MUST BE CERTIFIED &amp; REGISTERED WITH VISA. Applies only to MCC 5411</li> <li>To qualify for the supermarket rate, ALL CPS/Retail requirements must be met.</li> </ul>	1.240%	+\$0.05	1.240%	+\$0.05
Visa CPS/Supermarket DEBIT		<ul style="list-style-type: none"> <li>All requirements of CPS/Supermarket Credit Card.</li> <li>This rate is only applicable to U.S. issued check cards; non-US will qualify at the credit category.</li> </ul>				
	626	Transaction amount less than \$19.42.	1.030%	+\$0.15	1.030%	+\$0.15
	689	Transaction amount greater than \$19.42.	0.000%	+\$0.35	0.000%	+\$0.35
Visa CPS/Retail Service Station CREDIT	056	<ul style="list-style-type: none"> <li>Cardholder, card, merchant and card-reading terminal must be present at the point of sale.</li> <li>Card must be swiped for authorization and the full, unaltered contents of the magnetic stripe must be transmitted (entry mode of 90 required).</li> <li>Electronic authorization required; only one authorization per transaction allowed.</li> <li>Applies to transactions with MCC 5541 (Fuel-Inside Sales).</li> <li>Signature must be obtained on the credit card slip or printer receipt.</li> <li>Transaction must be sent for processing within 24 hours of the authorization.</li> </ul>	1.430%	+\$0.10	1.430%	+\$0.10
Visa CPS/Retail Service Station DEBIT	656	<ul style="list-style-type: none"> <li>All requirements of CPS/Retail Service Station.</li> <li>This rate is only applicable to U.S. issued check cards; non-US will qualify at the credit category.</li> </ul>	0.700%	+\$0.17	0.700%	+\$0.17
Visa CPS/Automated Fuel Dispenser CREDIT	035	<ul style="list-style-type: none"> <li>MUST BE CERTIFIED WITH VISA / MCC 5542 (Automated Fuel Dispensers)</li> <li>There can be only one electronic authorization per transaction and entry mode of 90 required.</li> <li>Transaction must be sent for processing within 24 hours of the authorization.</li> <li>Market-specific requirements: <ul style="list-style-type: none"> <li>\$1.00 status check required.</li> <li>The cleared amount must be less than or equal to \$75.</li> <li>Merchant name and location must be provided in authorization record.</li> </ul> </li> <li>Although not an interchange requirement at this time, partial authorization support is required for MCC 5542 (AFD) effective October 2008.</li> </ul>	1.500%	+\$0.05	1.500%	+\$0.05
Visa CPS/Automated Fuel Dispenser DEBIT	635	<ul style="list-style-type: none"> <li>All requirements of CPS/Automated Fuel Dispenser.</li> <li>This rate is only applicable to U.S. issued check cards; non-US will qualify at the credit category.</li> </ul>	0.700%	+\$0.17	0.700%	+\$0.17
Visa CPS/Hotel-Card Present CREDIT	030	<ul style="list-style-type: none"> <li>Credit card must be present and must be swiped for authorizations and the full, unaltered contents of the magnetic stripe must be transmitted (entry mode of 90 required). Contactless transactions are also eligible.</li> </ul>				
Visa CPS/Auto Rental-Card Present CREDIT	032	<ul style="list-style-type: none"> <li>Multiple authorizations are allowed.</li> <li>The settled amount must be within 15% of the authorized amount (one authorization reversal is allowed to achieve this.) Total authorization amount must also be submitted.</li> <li>Signature must be obtained on the credit card slip or printer receipt.</li> <li>Transaction must be settled within 2 days.</li> <li>Transaction date is check-out date for CPS/Hotel; Car return date for CPS/Auto Rental.</li> <li>Indicator for ancillary charges and no show required.</li> <li>Folio number and Check In Date must be provided for CPS/Hotel; rental agreement number and Car check-out date must be provided for CPS/Auto Rental.</li> </ul>	1.580%	+\$0.10	1.580%	+\$0.10
Visa CPS/Hotel-Card Present DEBIT	630	<ul style="list-style-type: none"> <li>All requirements of CPS/Hotel and Auto Rental Card Present.</li> </ul>	1.360%	+\$0.15	1.360%	+\$0.15
Visa CPS/Auto Rental-Card Present DEBIT	632	<ul style="list-style-type: none"> <li>This rate is only applicable to U.S. issued check cards; non-US will qualify at the credit category.</li> </ul>				
Visa CPS/Hotel-Card Not Present CREDIT	029	<ul style="list-style-type: none"> <li>Must meet ALL requirements for CPS Hotel / Auto Rental Card Present EXCEPT: Signature and mag stripe not required</li> </ul>				
Visa CPS/Auto Rental-Card Not Present CREDIT	031	<ul style="list-style-type: none"> <li>Indicator for Preferred Customer required in authorization and settlement.</li> <li>Merchant forfeits representation rights on "invalid T&amp;E transactions".</li> <li>All Hotel and Auto Rental MCCs are eligible for this category.</li> </ul>	1.580%	+\$0.10	1.580%	+\$0.10
Visa CPS/Hotel-Card Not Present DEBIT	629	<ul style="list-style-type: none"> <li>All requirements of CPS/Hotel and Auto Rental Card Not Present.</li> </ul>				
Visa CPS/Auto Rental-Card Not Present DEBIT	631	<ul style="list-style-type: none"> <li>This rate is only applicable to U.S. issued check cards; non-US will qualify at the credit category.</li> </ul>	1.360%	+\$0.15	1.360%	+\$0.15
Visa CPS/Electronic Commerce Preferred Hotel / Auto Rental CREDIT	072	<ul style="list-style-type: none"> <li>All of the requirements are the same as for above CPS Hotel / Auto Rental Card Not Present.</li> </ul>				
	073	<ul style="list-style-type: none"> <li>The merchant must participate in Verified By Visa.</li> </ul>	1.580%	+\$0.10	1.580%	+\$0.10
Visa CPS/Electronic Commerce Preferred Hotel / Auto Rental DEBIT	672	<ul style="list-style-type: none"> <li>All requirements of CPS/Electronic Commerce Preferred Hotel / Auto Rental.</li> </ul>				
	673	<ul style="list-style-type: none"> <li>This rate is only applicable to U.S. issued check cards; non-US will qualify at the credit category.</li> </ul>	1.360%	+\$0.15	1.360%	+\$0.15

VISA REWARD, SIGNATURE, AND SIGNATURE PREFERRED CREDIT RATES:			All transactions (applies to both Consumer and Commercial cards) must include the Card Level Results to qualify for CPS interchange.									
Visa CPS/Rewards 1 CREDIT	050	• Applies to Traditional Rewards, Signature, and Infinite cards at non-T&E merchants.										
		• Applies to transactions that meet interchange criteria for the following categories:			1.650%	+	\$0.10	1.650%	+	\$0.10		
		• CPS/Retail, CPS/Supermarket, CPS/Retail Service Station, CPS/Automated Fuel Dispenser (AFD)										
Visa CPS/Rewards 2 CREDIT	051	NON T&E MERCHANTS:										
		• Applies to Traditional Rewards, Signature, and Infinite cards for transactions that meet interchange criteria for the following categories:										
		• CPS/Retail Key-Entry, CPS/Card Not Present, CPS/E-Commerce Basic			1.900%	+	\$0.10	1.900%	+	\$0.10		
		T&E MERCHANTS:										
		• Applies to Traditional Rewards Cardsonly for transactions that meet interchange criteria for the following categories:										
		• CPS/Restaurant, CPS/Hotel and Auto Rental Card Present & Card Not Present, Passenger Transport, CPS/E-Commerce Preferred Hotel, Auto Rental, & Passenger Transport										
Visa Signature Card Electronic (T&E) CREDIT	114	• Applies to Signature and Infinite Cards at T&E merchants.										
		• Transaction may be swiped or keyed.			2.300%	+	\$0.10	2.300%	+	\$0.10		
		• Must meet Electronic (EIRF) requirements.										
Visa Signature Card Standard (T&E) CREDIT	110	• Applies to Signature/Infinite cards at T&E merchants.										
		• Transactions that do not meet Signature Card Electronic qualification criteria (i.e. voice authorization or did not settle transaction in a timely manner.)			2.700%	+	\$0.10	2.700%	+	\$0.10		
Visa Signature Preferred Business to Business (B2B MCCs)	246	• Applies to Signature Preferred Cards for Visa designated B2B MCCs for transactions that meet CPS interchange criteria.			2.100%	+	\$0.10	2.100%	+	\$0.10		
Visa Signature Preferred Retail (Non T&E) (Non B2B MCCs)	248	• Applies to Signature Preferred Cards for all non-T&E MCCs other than Visa designated B2B MCCs for transactions that meet the following interchange category requirements.			2.200%	+	\$0.10	2.100%	+	\$0.10		
		• CPS/Retail, CPS Small Ticket, CPS/Supermarket, CPS/Retail Service Station, CPS/Automated Fuel Dispenser (AFD), CPS/Retail Key Entry										
Visa Signature Preferred CNP (Non T&E) (Non B2B MCCs)	247	• Applies to Signature Preferred Cards for all non-T&E MCCs other than Visa designated B2B MCCs for transactions that meet the following interchange category requirements.			2.200%	+	\$0.10	2.300%	+	\$0.10		
		• CPS/Retail 2, CPS/Card Not Present, CPS/E-Commerce Basic, CPS/E-Commerce Preferred										
Visa Signature Preferred Electronic (T&E)	249	• Applies to Signature Preferred Cards at T&E merchants when CPS qualification is met.			2.200%	+	\$0.10	2.300%	+	\$0.10		
Visa Signature Preferred Standard (Non T&E and T&E)	250	• Applies to Signature Preferred Card transactions when CPS qualification is not met.			2.700%	+	\$0.10	2.700%	+	\$0.10		
VISA COMMERCIAL CARD RATES:			All transactions (applies to both Consumer and Commercial cards) must include the Card Level Results to qualify for CPS interchange.									
Visa Commercial Product Level III (Non T&E)	173	• Applies to non-T&E merchants only.										
		• Applies only to non-GSA Purchasing cards.										
		• Applies to swiped and keyed transactions.										
		• Transactions must be CPS qualified as defined in Consumer rates.			1.800%	+	\$0.10	1.800%	+	\$0.10		
		• Level III data required. Level III data includes line item transaction detail such as quantity and type of goods/service. Minimum Data Elements include: Freight/Shipping Amount, Duty Amount, Discount Amount, Item Commodity Code, Item Description, Product Code, Quantity, Unit of Measure, Unit Cost, Discount per Line Item, Line Item Total, Line Item Detail Indicator.										
		• Level II data NO Longer Required. Zero tax transactions are eligible for this rate.										
		• If transaction is not CPS qualified, the transaction will qualify at Visa Commercial Card Electronic.										
Visa Commercial Product Level II (Non T&E)		• Applies to non-T&E merchants only.					Corporate			Corporate		
		• Applies to all Visa Corporate, Business, and Purchasing (including government GSA - General Services Administration) cards.			2.000%	+	\$0.10	2.000%	+	\$0.10		
		• Applies to swiped and keyed transactions.										
Corporate Business & Purchasing	171	• Transactions must be CPS qualified as defined in Consumer rates.					Business			Business		
	172	• Level II Data: STATIC DATA: Merchant Tax ID, Merchant Type (from Merchant record on FDMS)			2.000%	+	\$0.10	2.000%	+	\$0.10		
		POS PROMPTS: Local Tax Indicator, Tax Amt, Customer Code. Cardholder provides Customer Code (optional) to merchant.										
		* Sales Tax amount must be greater than zero. Transactions that do not include a tax amount greater than zero, including tax-exempt items, are not eligible.					Purchasing			Purchasing		
		* Tax amount must be between 0.10% and 22% of the transaction amount.			2.000%	+	\$0.10	2.000%	+	\$0.10		
		• Fleet fuel transactions at Fuel merchants require fuel data.										
		• If transaction is not CPS qualified, the transaction will qualify at Visa Commercial Card Electronic.										
Commercial Card Business to Business (B2B MCCs)	233 (C) 230 (B) 236 (P)	• Applies to Commercial Cards (Corporate, Business, and Purchasing) for Visa designated B2B MCCs for transactions that meet CPS interchange criteria.			2.100%	+	\$0.10	2.100%	+	\$0.10		
		• Level II or Level III data not required.										
Commercial Card Retail (Non T&E)		• Applies to Commercial Cards (Corporate, Business, and Purchasing) for all MCCs other than Visa designated B2B MCCs for transactions that meet the following interchange category requirements.					Corporate			Corporate		
Corporate	235	• CPS/Retail, CPS Small Ticket, CPS/Supermarket, CPS/Retail Service Station, CPS/Automated Fuel Dispenser (AFD).			2.200%	+	\$0.10	2.200%	+	\$0.10		
Business	232	CPS/Retail Key Entry			2.200%	+	\$0.10	2.200%	+	\$0.10		
Purchasing	238	• Level II or Level III data not required.					Purchasing			Purchasing		
					2.200%	+	\$0.10	2.200%	+	\$0.10		
Commercial Card Card Not Present (Non T&E)		• Applies to Commercial Cards (Corporate, Business, and Purchasing) for all MCCs other than Visa designated B2B MCCs for transactions that meet the following interchange category requirements.					Corporate			Corporate		
Corporate	234	• CPS/Retail 2, CPS/Card Not Present, CPS/E-Commerce Basic, CPS/E-Commerce Preferred			2.200%	+	\$0.10	2.200%	+	\$0.10		
Business	231				2.250%	+	\$0.10	2.250%	+	\$0.10		
Purchasing	237	• Level II or Level III data not required.					Purchasing			Purchasing		
					2.400%	+	\$0.10	2.400%	+	\$0.10		
Utility Business CREDIT	052	• Applies ONLY to Business Cards at Registered Utility merchants with MCC 4900. Other Commercial Cards for Utility merchants will qualify at appropriate Commercial rates.										
		• Transactions must meet CPS Requirements.										
		• Must be electronically authorized.					0.000%	+	\$1.50	0.000%	+	\$1.50
		• Transactions not meeting CPS requirements will not qualify and will be classified accordingly.										
		• Registration for Utility program required.										
Visa Commercial Card Electronic (T&E)		• Transaction must be settled within 2 days of transaction date.										
		T&E MERCHANTS:					Corporate			Corporate		
Corporate	082	• Applies to all CPS qualified Corporate, Business, Purchasing cards at T&E merchants.			2.200%	+	\$0.10	2.200%	+	\$0.10		
Business	240	• Hotel and Auto Rental transactions must meetCPS Hotel or Auto Rental-Card Present requirements.					Business			Business		
Purchasing	243											
(Non T&E)		NON T&E MERCHANTS:			2.400%	+	\$0.10	2.400%	+	\$0.10		
Corporate	113	• Applies to non-CPS qualified Purchasing cards at non-T&E merchants when Level II or Level III data is provided.										
Business	242	• Applies to non-CPS qualified Corporate/Business cards at non-T&E merchants when Level II data is provided.					Purchasing			Purchasing		
Purchasing	239 / 245	KEYED TRANSACTIONS:			2.450%	+	\$0.10	2.450%	+	\$0.10		
		• Hotel and Auto Rental transactions must meetCPS Hotel or Auto Rental-Card Not Present requirements.										
Visa Commercial Card Standard	109	• Applies to all Commercial Card transactions that do not meet CPS requirements as detailed above (i.e. only meets EIRF or Standard requirements).			2.700%	+	\$0.10	2.700%	+	\$0.10		

(T&E and Non T&E)		• Transaction settled more than 2 days after transaction date.					
Visa General Services		• Applies to GSA-issued Purchasing cards only.					
Administration (GSA)		• Transaction must be CPS qualified.					
Purchasing Card Large Ticket (Non-T&E)	049	• Level II (sales tax and customer code) and Level III (line item) data required. Zero tax transactions are eligible for this rate.					
	120	• Transactions greater than \$8,750.	1.350% +	\$0.00	1.350% +	\$0.00	
		• Transactions between \$5,000 and \$8,749.	0.950% +	\$35.00	0.950% +	\$35.00	
		• GSA Purchasing Card transactions below \$5,000 will qualify for Commercial Data Rate II or Commercial Card Retail, Card Not Present, or Business to Business based on data present.					
Visa Purchasing Card Large Ticket (Non-T&E)	118	• Applies to CPS qualified non-GSA Purchasing cards only.					
		• Level II (sales tax and customer code) and Level III (line item) data required. Zero tax transactions are eligible for this rate.					
		• ALL Non T&E MCCs are eligible. Merchant registration and applicable registration fee required.	0.950% +	\$35.00	0.950% +	\$35.00	
		• This rate will apply to transactions above break-even amount of \$4,985.71. For transactions below \$4,985.70, Visa Commercial Product Level III (Non T&E) rate will be applied.					
<b>MASTERCARD CONSUMER RATES:</b>		• In addition to existing merchant information requirements, all MasterCard transactions require merchant street, city, and zip code.					
		• Effective June 2007, MasterCard introduced Core and Enhanced Value Interchange categories and rates for Consume Cards. Core Value Interchange applies to non-Rewards cards; Enhanced Value Interchange applies to Rewards-based cards in the Enhanced Value program.					
		• All transactions (applies to both Consumer and Commercial cards) must include the Authorization Code and Bank Reference Number to qualify for optimal interchange.					
MasterCard Merit III CREDIT		• Cardholder, card, merchant, and card-reading terminal must be present at the point of sale.					
		• Card must be swiped for authorization and the full, unaltered contents of the magnetic stripe must be transmitted (entry mode of 90 required). Contactless transactions are also eligible.					
Core Value	009	• Signature must be obtained on the credit card slip or printer receipt.	<b>Core Value</b>		<b>Core Value</b>		
		• Restaurant, Fast Food, Drinking Places are exempt from the tolerance edit. Beauty Shop transactions must be within 25% of the authorized amount; all other transactions must be within 10% of the authorized amount.	1.580% +	\$0.10	1.580% +	\$0.10	
Enhanced Value	309	• Transaction must be settled within 24 hours of the authorization.	<b>Enhanced Value</b>		<b>Enhanced Value</b>		
		• Issuer approval code must be present in settlement record.	1.730% +	\$0.10	1.730% +	\$0.10	
		• Swiped Hotel and Car Rental transactions with appropriate T&E data (folio, check in date, etc.) will qualify if settled within 24 hours of transaction date, which is the check out date.					
World MasterCard Merit III CREDIT	097 (WC)	• Applies to World MasterCard cards accepted at non-T&E merchants.					
		• Must meet Merit III requirements.	1.730% +	\$0.10	1.730% +	\$0.10	
World Elite MasterCard Merit III CREDIT	203 (WE)	• Applies to World MasterCard cards accepted at non-T&E merchants.					
		• Must meet Merit III requirements.	2.200% +	\$0.10	2.200% +	\$0.10	
MasterCard Merit III DEBIT	609	• All requirements of Merit III.					
		• This rate is only applicable to U.S. issued check cards; non-US will qualify at the credit category.	1.050% +	\$0.15	1.050% +	\$0.15	
World MasterCard Restaurant CREDIT	078 (WC)	• Applies to World MasterCard cards at MCC 5812 (Restaurant).					
		• Applies to transactions with an amount of \$60.00 or less. Transactions above \$60.00 will qualify at World T&E (Restaurant).	1.730% +	\$0.10	1.730% +	\$0.10	
		• Must meet Merit III requirements.					
World Elite MasterCard Restaurant CREDIT	216 (WE)	• Applies to World Elite MasterCard cards at MCC 5812 (Restaurant).					
		• Applies to transactions with an amount of \$60.00 or less. Transactions above \$60.00 will qualify at World Elite T&E (Restaurant).	1.730% +	\$0.10	1.730% +	\$0.10	
		• Must meet Merit III requirements.					
MasterCard Restaurant DEBIT	668	• Applies to MCCs: 5812 (Restaurants) and 5814 (Fast Food).					
		• Must meet Merit III requirements, including magnetic stripe data.	1.190% +	\$0.10	1.190% +	\$0.10	
		• Transaction must be settled within 24 hours of the authorization.					
		• This rate is only applicable to U.S. issued check cards; non-US will qualify at the appropriate category.					
MasterCard Key-Entered CREDIT		• THIS RATE IS FOR TRANSACTIONS THAT HAVE A CARD PRESENT BUT FAIL MAG SWIPE ATTEMPT.	<b>Core Value</b>		<b>Core Value</b>		
		• Only retail and restaurant MCCs are eligible for this interchange rate. Other T&E, Service related and Quasi-Cash MCCs are not eligible.	1.890% +	\$0.10	1.890% +	\$0.10	
Core Value	081	• Must meet ALL Merit III requirements (listed above) EXCEPT for the transmission of the entire, unaltered contents of the magnetic stripe.	<b>Enhanced Value</b>		<b>Enhanced Value</b>		
Enhanced Value	381	• Electronic authorization required (voice auths, code 10, referrals, etc. drop to Standard). Keyed transaction - Entry mode of 01 required; transaction must be settled within 24 hours of the authorization.	2.040% +	\$0.10	2.040% +	\$0.10	
		• Direct marketing/Automated Fuel Dispenser (AFD) MCCs, Travel Agents (4722), and Tax Preparation Services (7276) are not eligible for this interchange rate.					
World MasterCard Key-Entered CREDIT	096 (WC)	• Applies to World MasterCard cards accepted at non-T&E merchants.					
		• Must meet Key-Entered requirements.	2.050% +	\$0.10	2.050% +	\$0.10	
World Elite MasterCard Key-Entered CREDIT	202 (WE)	• Applies to World Elite MasterCard cards accepted at non-T&E merchants.					
		• Must meet Key-Entered requirements.	2.500% +	\$0.10	2.500% +	\$0.10	
MasterCard Key-Entered DEBIT	681	• All requirements of Key-Entered.					
		• This rate is only applicable to U.S. issued check cards; non-US will qualify at the credit category.	1.640% +	\$0.16	1.640% +	\$0.16	
MasterCard Merit I CREDIT		• THIS RATE IS FOR TRANSACTIONS THAT DO NOT HAVE A CARD PRESENT including MAIL/PHONE ORDER AND E-COMMERCE.	<b>Core Value</b>		<b>Core Value</b>		
Core Value (MO/TO)	011	• Electronic authorization required (voice auths, code 10, referrals, etc. drop to Standard).	1.890% +	\$0.10	1.890% +	\$0.10	
(E-Commerce)	019	• Transaction must be settled within two days (except for Merit I airline transactions - 9 days).					
Enhanced Value	089	• Issuer approval code must be present in settlement record (except for Merit I airline transactions).	<b>Enhanced Value</b>		<b>Enhanced Value</b>		
	311		2.040% +	\$0.10	2.040% +	\$0.10	
World MasterCard Merit I CREDIT	095 (WC)	• Applies to World MasterCard cards accepted at non-T&E merchants.					
		• Must meet Merit I Requirements.	2.050% +	\$0.10	2.050% +	\$0.10	
World Elite MasterCard Merit I CREDIT	201 (WE)	• Applies to World Elite MasterCard cards accepted at non-T&E merchants.					
		• Must meet Merit I Requirements.	2.500% +	\$0.10	2.500% +	\$0.10	
MasterCard Merit I DEBIT (MO/TO)	611	• All requirements of Merit I.					
(E-Commerce)	619	• This rate is only applicable to U.S. issued check cards; non-US will qualify at the credit category.	1.640% +	\$0.16	1.640% +	\$0.16	
	689						
Merit I (Bill Payments) - Real Estate		• Applies only to MCC 6513 (Real Estate Agents and Managers--Rentals).					
		• Must be electronically authorized. Transaction may be swiped or keyed.					
Core Value	027	• Transaction must be settled within two days.	N/A	N/A			<b>Core Value</b>
Enhanced Value	327						1.100% + \$0.00
							<b>Enhanced Value</b>
							1.100% + \$0.00
World Merit I (Bill Payments) - Real Estate	119 (WC)	• Applies to World MasterCard cards accepted at non-T&E merchants.	N/A	N/A			1.100% + \$0.00
		• Must meet Merit I (Bill Payments) - Insurance Requirements.					
World Elite Merit I (Bill Payments) - Real Estate	299 (WE)	• Applies to World Elite MasterCard cards accepted at non-T&E merchants.	N/A	N/A			2.200% + \$0.10
		• Must meet Merit I (Bill Payments) - Insurance Requirements.					
Merit I (Bill Payments) - Real Estate DEBIT	627	• All requirements of Merit I (Bill Payments) - Real Estate.	N/A	N/A			1.100% + \$0.00
		• This rate is only applicable to U.S. issued check cards; non-US will qualify at the credit category.					
Merit I (Bill Payments) - Insurance		• Applies only to MCCs 5960 (Direct Marketing-Insurance Services) and 6300 (Insurance Sales, Underwriting and Premiums).					<b>Core Value</b>
Core Value	391	• Must be electronically authorized. Transaction may be swiped or keyed.	N/A	N/A			1.430% + \$0.05
		• Transaction must be settled within two days.					<b>Enhanced Value</b>
Enhanced Value	394						1.430% + \$0.05
World Merit I (Bill Payments) - Insurance	392 (WC)	• Applies to World MasterCard cards accepted at non-T&E merchants.	N/A	N/A			1.430% + \$0.05
		• Must meet Merit I (Bill Payments) - Insurance Requirements.					
World Elite Merit I (Bill Payments)	393 (WE)	• Applies to World Elite MasterCard cards accepted at non-T&E merchants.	N/A	N/A			2.200% + \$0.10

Insurance		• Must meet Merit I (Bill Payments) - Insurance Requirements.				
MasterCard Merchant UCAF CREDIT		• THIS RATE IS FOR TRANSACTIONS THAT ARE PURCHASED OVER THE INTERNET and participating in UCAF.				
		UCAF = Universal Cardholder Authentication Field		Core Value		Core Value
				1.580% + \$0.10		1.580% + \$0.10
Core Value	054	• Applies to transactions when Merchant participates in Secure E-Commerce transaction utilizing 3-D secure processing				
Enhanced Value	389	MasterCard SecureCode.		Enhanced Value		Enhanced Value
		• All requirements of Merit I.		1.730% + \$0.10		1.730% + \$0.10
World MasterCard Merchant UCAF CREDIT	058 (WC)	• Applies to World MasterCard cards accepted at non-T&E merchants.				
		• Must meet Merchant UCAF Requirements.		1.730% + \$0.10		1.730% + \$0.10
World Elite MasterCard Merchant UCAF CREDIT	218 (WE)	• Applies to World Elite MasterCard cards accepted at non-T&E merchants.				
		• Must meet Merchant UCAF Requirements.		2.200% + \$0.10		2.200% + \$0.10
MasterCard Merchant UCAF DEBIT	654	• All requirements of Merchant UCAF				
		• This rate is only applicable to U.S. issued check cards; non-US will qualify at the credit category.		1.050% + \$0.15		1.050% + \$0.15
MasterCard Full UCAF CREDIT		• THIS RATE IS FOR TRANSACTIONS THAT ARE PURCHASED OVER THE INTERNET and participating in UCAF.				
		UCAF - Universal Cardholder Authentication Field		Core Value		Core Value
				1.680% + \$0.10		1.680% + \$0.10
Core Value	055	• Applies to transactions when both Merchant & Issuer participate in Secure E-Commerce transaction utilizing 3-D secure processing				
Enhanced Value	390	MasterCard SecureCode.		Enhanced Value		Enhanced Value
		• All requirements of Merit I.		1.830% + \$0.10		1.830% + \$0.10
World MasterCard Full UCAF CREDIT	059 (WC)	• Applies to World MasterCard cards accepted at non-T&E merchants.				
		• Must meet Full UCAF Requirements.		1.830% + \$0.10		1.830% + \$0.10
World Elite MasterCard Full UCAF CREDIT	219 (WE)	• Applies to World Elite MasterCard cards accepted at non-T&E merchants.				
		• Must meet Full UCAF Requirements.		2.300% + \$0.10		2.300% + \$0.10
MasterCard Full UCAF DEBIT	655	• All requirements of Full UCAF				
		• This rate is only applicable to U.S. issued check cards; non-US will qualify at the credit category.		1.150% + \$0.15		1.150% + \$0.15
MasterCard Standard CREDIT		• Transactions not electronically authorized (voice auths, code 10s, referrals, etc.); electronic transactions that are not otherwise qualified (i.e. full, unaltered contents of the magnetic stripe are not transmitted [possibly due to merchant non-compliant software or card not containing full data]).		Core Value		Core Value
Core Value	003			2.950% + \$0.10		2.950% + \$0.10
				Enhanced Value		Enhanced Value
Enhanced Value	303	• Transaction must be settled within 30 days.		2.950% + \$0.10		2.950% + \$0.10
World MasterCard Standard CREDIT	094 (WC)	• Applies to World MasterCard cards accepted at non-T&E merchants.				
		• Must meet Standard Requirements.		2.950% + \$0.10		2.950% + \$0.10
World Elite MasterCard Standard CREDIT	200 (WE)	• Applies to World Elite MasterCard cards accepted at non-T&E merchants.				
		• Must meet Standard Requirements.		3.250% + \$0.10		3.250% + \$0.10
MasterCard Standard DEBIT	603	• All requirements of Standard.				
		• This rate is only applicable to U.S. issued check cards; non-US will qualify at the credit category.		1.900% + \$0.25		1.900% + \$0.25
MasterCard Convenience Purchases CREDIT		• Restricted to MCCs: 5814 (Fast Food), 5499 (Convenience Stores), 7832 (Movie Theaters).				
		• Must meet Merit III requirements, including magnetic stripe data. Contactless transactions are also eligible.		Core Value		Core Value
Core Value	028	• Transaction must be settled within 24 hours of authorization.		1.900% + \$0.00		1.900% + \$0.00
		• Core Value - Applies to transactions below break-even amount of \$31.25. Transactions above \$31.25 will qualify for Merit III.		Enhanced Value		Enhanced Value
Enhanced Value	328	• Enhanced Value - Applies to transactions below break-even amount of \$58.82. Transactions above \$58.82 will qualify for Merit III.		1.900% + \$0.00		1.900% + \$0.00
World MasterCard Convenience Purchases CREDIT	099 (WC)	• Applies to World MasterCard cards accepted at MCCs listed above.				
		• Must meet Convenience Purchases requirements.		2.000% + \$0.00		2.000% + \$0.00
World Elite MasterCard Convenience Purchases CREDIT	207 (WE)	• Applies to World Elite MasterCard cards accepted at MCCs listed above.				
		• Must meet Convenience Purchases requirements.		2.000% + \$0.00		2.000% + \$0.00
MasterCard Petroleum CREDIT		• Applies to MCCs: 5541 (Fuel-Inside Sales) and 5542 (Automated Fuel Dispenser).		Core Value		Core Value
Core Value	024	• Must meet Merit III or MC AFD (Automated Fuel Dispenser) requirements, including magnetic stripe data. Contactless transactions are also eligible.		1.900% + \$0.00		1.900% + \$0.00
Core Value cap	025			0.000% + \$0.95		0.000% + \$0.95
		• Transaction must be settled within 24 hours of authorization.				
		• For MCC 5542 (AFD) transactions:		Enhanced Value		Enhanced Value
Enhanced Value	324	• Credit card must be present, swiped for authorization and mag-stripe read.		1.900% + \$0.00		1.900% + \$0.00
Enhanced Value cap	325	• CAT Level 2 terminal indicator required in auth message.		0.000% + \$0.95		0.000% + \$0.95
MasterCard World Petroleum CREDIT		• Applies to World MasterCard cards accepted at MCCs listed above.				
		• Must meet Petroleum requirements.				
	180	• Transaction amount less than \$47.50.		2.000% + \$0.00		2.000% + \$0.00
	181	• Transaction amount greater than \$47.50.		0.000% + \$0.95		0.000% + \$0.95
MasterCard World Elite Petroleum CREDIT		• Applies to World Elite MasterCard cards accepted at MCCs listed above.				
		• Must meet Petroleum requirements.				
	223	• Transaction amount less than \$47.50.		2.000% + \$0.00		2.000% + \$0.00
	224	• Transaction amount greater than \$47.50.		0.000% + \$0.95		0.000% + \$0.95
MasterCard Petroleum - CAT/AFD DEBIT		• Applies to: MCC 5542 (CAT/AFD).				
		• Credit card must be present, swiped for authorization and mag stripe read.				
		• CAT Level 2 terminal indicator required in auth message.				
		• This rate is only applicable to U.S. issued check cards; non-US will qualify at the credit category.				
	670	• Transaction amount less than \$111.43.		0.700% + \$0.17		0.700% + \$0.17
	656	• Transaction amount greater than \$111.43.		0.000% + \$0.95		0.000% + \$0.95
MasterCard Petroleum - Service Stations DEBIT		• Applies to: MCC 5541 (Fuel-Inside Sales).				
		• Must meet Merit III requirements, including magnetic stripe data.				
		• This rate is only applicable to U.S. issued check cards; non-US will qualify at the credit category.				
	669	• Transaction amount less than \$111.43.		0.700% + \$0.17		0.700% + \$0.17
	657	• Transaction amount greater than \$111.43.		0.000% + \$0.95		0.000% + \$0.95
MasterCard Small Ticket DEBIT	667	• Restricted to MCCs: 4111 (Transportation-Commuter Passenger including Ferries), 4121 (Limos and Taxicabs), 5499 (Convenience Stores), 4131 (Bus Lines), 4784 (Tolls & Bridge Fees), 5812 (Restaurants), 5814 (Fast Food), 5994 (News Dealers & Newsstands), 7211 (Laundries-Family & Commercial), 7216 (Dry Cleaners), 7338 (QuickCopy, Reproduction & Blueprinting Service), 7523 (Parking Lots & Garages), 7542 (Car Washes), 7832 (Motion Picture Theaters), 7841 (Video Entertainment Rental Stores).				
		• Applies to transactions of \$15.00 or less.		1.550% + \$0.04		1.550% + \$0.04
		• Must meet Merit III requirements, including magnetic stripe data				
		• Transactions initiated with a transponder will qualify without the mag-stripe data.				
		• Transaction must be settled within 24 hours of authorization.				
		• This rate is only applicable to U.S. issued check cards; non-US will qualify at the credit category.				
MasterCard Quick Pay (Merit III - CREDIT)	033	• MUST BE REGISTERED and restricted to MCCs: 4121 (Limousines & Taxicabs), 5814 (Fast Food), 5912 (Drug Stores, Pharmacies), 5499 (Miscellaneous Food Stores), 5541 (Service Stations), 7523 (Parking Garages), 7832 (Movie Theaters).				
(Merit I - CREDIT)	018	• Only applicable for transactions \$25 and under. Parking Garage maximum is \$75. For these transactions, merchant is not required to:		N/A	N/A	N/A
(Merit III - DEBIT)	633	1) Obtain the cardholder signature or 2) Provide a transaction receipt, unless the c/h requests one.				
(Merit I - DEBIT)	618					
		• Transaction must be settled within 3 days.				
		• There is no interchange rate associated with this category; transactions will qualify for MC interchange based on criteria met (i.e. if transaction meets Merit III requirement, it will qualify for Merit III). Valid authorization required.				
MasterCard Supermarket CREDIT		• Must be a qualified and registered MasterCard Supermarket merchant (MCC 5411). Must meet Merit III requirements.		Core Value		Core Value
Core Value	017			1.480% + \$0.05		1.480% + \$0.05
				Enhanced Value		Enhanced Value

Enhanced Value	317			1.480% + \$0.05	1.480% + \$0.05
World MasterCard Supermarket CREDIT	071 (WC)	<ul style="list-style-type: none"> <li>• Applies to World MasterCard cards accepted at registered Supermarket merchants.</li> <li>• Must meet Supermarket requirements.</li> </ul>		1.580% + \$0.05	1.580% + \$0.05
World Elite MasterCard Supermarket CREDIT	208 (WE)	<ul style="list-style-type: none"> <li>• Applies to World Elite MasterCard cards accepted at registered Supermarket merchants.</li> <li>• Must meet Supermarket requirements.</li> </ul>		1.900% + \$0.05	1.900% + \$0.05
MasterCard Supermarket DEBIT		<ul style="list-style-type: none"> <li>• All requirements of Supermarket Credit.</li> <li>• The rate is only applicable to U.S. issued check cards; non-U.S. will qualify at the International Rates.</li> </ul>			
	617	<ul style="list-style-type: none"> <li>• Transaction amount less than \$19.05.</li> </ul>		1.050% + \$0.15	1.050% + \$0.15
	639	<ul style="list-style-type: none"> <li>• Transaction amount greater than \$19.05.</li> </ul>		0.000% + \$0.35	0.000% + \$0.35
Service Industries Incentive Program (SIIP) CREDIT		<ul style="list-style-type: none"> <li>• Restricted to keyed transactions at MCCs: 4812 (Telecommunication Equipment), 4814 (Telecommunication Services), 4899 (Cable and Other Pay TV), 4900 (Utilities), 5960 and 6300 (Insurance).</li> <li>• Applies to consumer cards only.</li> </ul>		<b>Core Value</b>	<b>Core Value</b>
Core Value	066	<ul style="list-style-type: none"> <li>• Registration required. Merchant must sign MasterCard marketing agreement.</li> <li>• Electronic authorization required and must be settled within 1 day of authorization.</li> </ul>		1.150% + \$0.05	1.150% + \$0.05
Enhanced Value	366	<ul style="list-style-type: none"> <li>• Transaction must be keyed and include special indicator in auth and settlement records.</li> </ul>		<b>Enhanced Value</b>	<b>Enhanced Value</b>
World MasterCard Service Industries Incentive Program (SIIP) CREDIT	079 (WC)	<ul style="list-style-type: none"> <li>• Applies to World MasterCard cards accepted at MCCs listed above.</li> <li>• Must meet Service Industries Incentive Program requirements.</li> </ul>		1.150% + \$0.05	1.150% + \$0.05
World Elite MasterCard Service Industries Incentive Program (SIIP) CREDIT	214 (WE)	<ul style="list-style-type: none"> <li>• Applies to World Elite MasterCard cards accepted at MCCs listed above.</li> <li>• Must meet Service Industries Incentive Program requirements.</li> </ul>		1.150% + \$0.05	1.150% + \$0.05
Service Industries Incentive Program (SIIP) DEBIT	666	<ul style="list-style-type: none"> <li>• All requirements of Service Industries Incentive Program (SIIP).</li> <li>• Registered merchants with the above MCCs, this rate will apply to transactions below break-even amount of \$57.14. For transactions above \$57.14, the Emerging Market Debit rate will be applied.</li> <li>• This rate is only applicable to U.S. issued check cards; non-US will qualify at the credit category.</li> </ul>		1.150% + \$0.05	1.150% + \$0.05
Utility CREDIT		<ul style="list-style-type: none"> <li>• Restricted to MCC 4900 (Utilities) and US Consumer cards ONLY.</li> </ul>		<b>Core Value</b>	<b>Core Value</b>
Core Value	048	<ul style="list-style-type: none"> <li>• Electronic authorization required (voice auths, code 10 referrals, etc. drop to Standard).</li> <li>• Transaction must be settled within two days.</li> </ul>		0.000% + \$0.75	0.000% + \$0.65
Enhanced Value	385	<ul style="list-style-type: none"> <li>• Program registration required.</li> </ul>		<b>Enhanced Value</b>	<b>Enhanced Value</b>
World MasterCard Utility CREDIT	049 (WC)	<ul style="list-style-type: none"> <li>• Applies to World MasterCard cards accepted at registered Utility merchants.</li> <li>• Must meet Utility requirements.</li> </ul>		0.000% + \$0.75	0.000% + \$0.65
World Elite MasterCard Utility CREDIT	064 (WE)	<ul style="list-style-type: none"> <li>• Applies to World Elite MasterCard cards accepted at registered Utility merchants.</li> <li>• Must meet Utility requirements.</li> </ul>		0.000% + \$0.75	0.000% + \$0.75
Utility DEBIT	648	<ul style="list-style-type: none"> <li>• All requirements of Utility Credit.</li> </ul>		0.000% + \$0.75	0.000% + \$0.45
Public Sector CREDIT		<ul style="list-style-type: none"> <li>• Restricted to transactions at MCCs: 4111 (Transportation), 4784 (Bridge &amp; Road Fees, Tolls), 9211 (Courts), 9222 (Fines), 9223 (Bail Bonds), 9311 (Taxes), 9399 (Government Services Not Elsewhere Classified) and 9402 (Postal Service - Government Only).</li> <li>• Applies to Consumer cards only.</li> <li>• Electronic authorization required and must be settled with two days of authorization.</li> </ul>		<b>Core Value</b>	<b>Core Value</b>
Core Value	020			1.550% + \$0.10	1.550% + \$0.10
Enhanced Value	320			<b>Enhanced Value</b>	<b>Enhanced Value</b>
World MasterCard Public Sector CREDIT	077 (WC)	<ul style="list-style-type: none"> <li>• Applies to World MasterCard cards accepted at MCCs listed above.</li> <li>• Must meet Public Sector requirements.</li> </ul>		1.550% + \$0.10	1.550% + \$0.10
World Elite MasterCard Public Sector CREDIT	215 (WE)	<ul style="list-style-type: none"> <li>• Applies to World Elite MasterCard cards accepted at MCCs listed above.</li> <li>• Must meet Public Sector requirements.</li> </ul>		1.550% + \$0.10	1.550% + \$0.10
MasterCard Emerging Market DEBIT	665	<ul style="list-style-type: none"> <li>• Applies to MCCs: 4111 (Transportation), 4784 (Bridge &amp; Road Fees, Tolls), Cable and Other Pay TV (4899), Utilities (4900), Insurance (5960 and 6300), Schools (8211, 8220, 8299), Courts (9211), Fines (9222), Bail Bonds (9223), Taxes (9311), Government Services Not Elsewhere Classified (9399), and 9402 (Postal Service - Government Only).</li> <li>• Electronic authorization required and must be settled within two days of authorization.</li> <li>• For SIIP registered merchants with the above MCCs, this rate will apply to transactions above break-even of \$57.14. For transactions below \$57.14, the SIIP Debit rate will be applied.</li> <li>• This rate does not apply to MCCs: 4812 (Telecommunications Equipment), and 4814 (Telecommunication Services).</li> <li>• This rate is only applicable to U.S. issued check cards; non-US will qualify at the International Rates.</li> </ul>		0.800% + \$0.25	0.800% + \$0.25
Travel Industries Premier Service (TIPS) (Preferred T&E) CREDIT		<ul style="list-style-type: none"> <li>• MUST BE CERTIFIED WITH MASTERCARD</li> <li>• Electronic authorization required; signature and mag swipe not required.</li> <li>• Indicator for Preferred Customer required.</li> </ul>		<b>Core Value</b>	<b>Core Value</b>
Core Value				1.580% + \$0.10	1.580% + \$0.10
Lodging / Auto Rental Cruise Lines	050 / 051 052	<ul style="list-style-type: none"> <li>• Merchant forfeits representment rights on "fraudulent transaction--no imprint" chargebacks.</li> <li>• Transaction must be settled within 24 hours of authorization.</li> </ul>		<b>Enhanced Value</b>	<b>Enhanced Value</b>
Enhanced Value		<ul style="list-style-type: none"> <li>• Hotel and Auto Rental transactions limited to Merchant specific registered MCCs.</li> </ul>		1.900% + \$0.10	1.900% + \$0.10
Lodging / Auto Rental Cruise Lines	386 / 387 388	<ul style="list-style-type: none"> <li>• Applies to all Cruise Lines transactions.</li> </ul>			
Travel Industries Premier Service (TIPS) DEBIT	650 (L) 651 (VR) 652 (CL)	<ul style="list-style-type: none"> <li>• All requirements of Travel Industries Premier Service (TIPS).</li> <li>• This rate is only applicable to U.S. issued check cards; non-US will qualify at the credit category.</li> </ul>		1.360% + \$0.15	1.360% + \$0.15
World MasterCard T&E	060 (L) 061 (VR) 062 (PT) 063 (O)	<ul style="list-style-type: none"> <li>• Applies to World MasterCard cards accepted at T&amp;E merchants.</li> <li>• Special chargeback rules apply.</li> <li>• Includes Passenger Railway (MCC 4112)</li> <li>• For Restaurant merchants MCC 5812, this rate will apply to transactions with an amount of \$60.00 or greater. Transactions below \$60.00 will qualify at WorldRestaurant.</li> </ul>		2.300% + \$0.10	2.300% + \$0.10
World Elite MasterCard T&E	217 (L) 221 (VR) 222 (O)	<ul style="list-style-type: none"> <li>• Applies to World Elite MasterCard cards accepted at T&amp;E merchants.</li> <li>• Special chargeback rules apply.</li> <li>• For Restaurant merchants MCC 5812, this rate will apply to transactions with an amount of \$60.00 or greater. Transactions below \$60.00 will qualify at World Elite Restaurant.</li> </ul>		2.750% + \$0.10	2.750% + \$0.10
World Elite MasterCard T&E Large Ticket	225	<ul style="list-style-type: none"> <li>• Applies to World Elite MasterCard cards accepted at T&amp;E merchants.</li> <li>• Applies to transactions greater than \$2,500.</li> </ul>		2.000% + \$0.00	2.000% + \$0.00
<b>MASTERCARD COMMERCIAL CARD RATES:</b>		In addition to existing merchant information requirements, MasterCard Commercial Card transactions require Tax ID, Legal Corporate Name, Merchant and Business Type. Specific requirements are also identified within each category.			
Commercial Face-to-Face (Non-T&E)		<ul style="list-style-type: none"> <li>• Applies to Business, Corporate, Purchasing, Fleet (excluding fuel MCCs for Fleet), Business World, Business World Elite, Corporate World, and Corporate World Elite cards.</li> </ul>		<b>Corporate, Corp World &amp; World Elite</b>	<b>Corporate, Corp World &amp; World Elite</b>
Corporate	157	<ul style="list-style-type: none"> <li>• Swiped transaction--Card and cardholder must be present and entire contents of magnetic stripe must be read and transmitted.</li> </ul>		2.050% + \$0.10	2.050% + \$0.10
Business	140	<ul style="list-style-type: none"> <li>• <i>Level II Data Required:</i> STATIC DATA: Merchant Tax ID, Merchant Type</li> </ul>		<b>Business</b>	<b>Business</b>
Purchase	120	<ul style="list-style-type: none"> <li>• POS PROMPTS: Tax Amt, Cust Code. Cardholder provides Customer Code to merchant.</li> </ul>		2.320% + \$0.10	2.320% + \$0.10
Fleet	194	<ul style="list-style-type: none"> <li>• * Sales Tax amount must be between 0.10% and 30% of the transaction amount or zero. If the tax amount is zero, the transaction must submit a tax-exempt indicator in addition to the zero tax amount.</li> </ul>		<b>Business World &amp; World Elite</b>	<b>Business World &amp; World Elite</b>
Corp World & World Elite	250 / 262	<ul style="list-style-type: none"> <li>• * Transactions with no tax amount, including tax-exempt items, are eligible for this rate provided the tax-exempt indicator and zero tax are submitted with the transaction.</li> </ul>		2.320% + \$0.10	2.320% + \$0.10
Business World & World Elite	226 / 238			<b>Purchasing</b>	<b>Purchasing</b>
		<ul style="list-style-type: none"> <li>• Transaction must be settled within 24 hours of the authorization.</li> </ul>		2.330% + \$0.10	2.330% + \$0.10
				<b>Fleet</b>	<b>Fleet</b>
				2.450% + \$0.10	2.450% + \$0.10
Commercial Face-to-Face Petroleum		<ul style="list-style-type: none"> <li>• Applies to Business, Corporate, Purchasing, Business World, Business World Elite, Corporate World, and Corporate World Elite cards.</li> </ul>		<b>Corporate, Business, Purchase, Corp World</b>	<b>Corporate, Business, Purchase, Corp World</b>
		<ul style="list-style-type: none"> <li>• Fleet cards are not eligible for this rate.</li> </ul>			

Corporate Business	198 197	* Applies to Fuel MCCs: 4468 (Marinas), 5541 (Fuel-Inside Sales), 5542 (AFD), 5499 (Convenience Stores), 5983 (Fuel Dealers), 7511 (Truck Stops)	<b>&amp; World Elite</b>	<b>&amp; World Elite</b>
Purchase Corp World & World Elite	199 284 / 285	* Swiped transaction--Card and cardholder must be present and entire contents of magnetic stripe must be read and transmitted.	2.050% + \$0.00	2.050% + \$0.00
		* <u>Level II Data Required:</u> - STATIC DATA: Merchant Tax ID, Merchant Type		
		POS PROMPTS: Tax Amt, Cust Code. Cardholder provides Customer Code to merchant.	<b>Business World &amp; World Elite</b>	<b>Business World &amp; World Elite</b>
Business World & World Elite	282 / 283	* Transaction must be settled within 24 hours of the authorization.	2.200% + \$0.00	2.200% + \$0.00
Commercial Data Rate III (Non-T&E)		* Applies to Business, Corporate, Purchasing, Fleet, Business World, Business World Elite, Corporate World, and Corporate World Elite cards.	<b>Corporate, Business, Purchase, Corp World &amp; World Elite</b>	<b>Corporate, Business, Purchase, Corp World &amp; World Elite</b>
Corporate	160	* Fuel MCCs are eligible for this rate.		
Business Purchase	143 123	* Additional Level III Data required. Level III data includes line item transaction detail such as quantity and type of goods / service.	1.750% + \$0.00	1.750% + \$0.00
Corp World & World Elite	253 / 265	* Level II Data required.		
		* Transaction must be settled within two days.	<b>Business World &amp; World Elite</b>	<b>Business World &amp; World Elite</b>
Business World & World Elite	229 / 241	* Swiped or keyed transaction; electronic authorization required.	1.750% + \$0.00	1.750% + \$0.00
Commercial Data Rate II (Non-T&E)		* Applies to Business, Corporate, Business World, Business World Elite, Corporate World, and Corporate World Elite cards; Customer Code not required.	<b>Corporate, Corp World &amp; World Elite</b>	<b>Corporate, Corp World &amp; World Elite</b>
Corporate Business	159 142	* Applies to Purchasing cards; Customer Code is required.	2.050% + \$0.10	2.050% + \$0.10
Purchase	122	* Applies to Fleet cards; additional fuel addendum data required.	<b>Business</b>	<b>Business</b>
Fleet	195	* <u>Level II Data Required:</u> - STATIC DATA: Merchant Tax ID, Merchant Type	2.320% + \$0.10	2.320% + \$0.10
Corp World & World Elite	254 / 266	POS PROMPTS: Tax Amt, Cust Code. Cardholder provides Customer Code to merchant.	<b>Business World &amp; World Elite</b>	<b>Business World &amp; World Elite</b>
Business World & World Elite	230 / 242	* Sales Tax amount must be between 0.10% and 30% of the transaction amount or zero. If the tax amount is zero, the transaction must submit a tax-exempt indicator in addition to the zero tax amount.	2.320% + \$0.10	2.320% + \$0.10
		* Transactions with no tax amount, including tax-exempt items, are eligible for this rate provided the tax-exempt indicator and zero tax are submitted with the transaction.	<b>Purchasing</b>	<b>Purchasing</b>
			2.330% + \$0.10	2.330% + \$0.10
			<b>Fleet</b>	<b>Fleet</b>
			2.450% + \$0.10	2.450% + \$0.10
		* Transaction must be settled within two days.		
		* Swiped or keyed transaction; electronic authorization required.		
Commercial Data Rate II Petroleum		* Applies to Fuel MCCs: 4468 (Marinas), 5541 (Service Stations), 5542 (AFD), 5499 (Convenience Stores), 5983 (Fuel Dealers), 7511 (Truck Stops)		
Corporate Business	173 172	* Applies to Business, Corporate, Business World, Business World Elite, Corporate World, and Corporate World Elite cards; Customer Code not required.	<b>Corporate, Business, Purchase, Fleet, Corp World &amp; World Elite</b>	<b>Corporate, Business, Purchase, Fleet, Corp World &amp; World Elite</b>
Purchase	174	* Applies to Purchasing cards; Customer Code is required.	2.050% + \$0.00	2.050% + \$0.00
Fleet	132	* Applies to Fleet cards; additional fuel addendum data required.		
Corp World & World Elite	280 / 281	* <u>Level II Data Required:</u> - STATIC DATA: Merchant Tax ID, Merchant Type	<b>Business World &amp; World Elite</b>	<b>Business World &amp; World Elite</b>
		POS PROMPTS: Tax Amt, Cust Code. Cardholder provides Customer Code to merchant.	2.200% + \$0.00	2.200% + \$0.00
Business World & World Elite	278 / 279	* Transaction must be settled within two days.		
		* Swiped or keyed transaction; electronic authorization required.		
Commercial Data Rate I (Non-T&E)		* Applies to Business, Corporate, Purchasing, Fleet, Business World, Business World Elite, Corporate World, and Corporate World Elite cards.	<b>Corporate, Business, Purchase, Fleet, Corp World &amp; World Elite</b>	<b>Corporate, Business, Purchase, Fleet, Corp World &amp; World Elite</b>
Corporate / Business	158 (C) / 141 (B)	* Transaction must be settled within two days.	2.650% + \$0.10	2.650% + \$0.10
Purchase / Fleet	121 (P) / 131 (F)	* Swiped or keyed transaction; electronic authorization required.		
Corp World & World Elite	255 / 267	* Valid Tax ID Required.	<b>Business World &amp; World Elite</b>	<b>Business World &amp; World Elite</b>
			2.650% + \$0.10	2.650% + \$0.10
Business World & World Elite	231 / 243			
Commercial Large Ticket I (Non-T&E)		* Applies to Business, Corporate, Purchasing, Fleet, Business World, Business World Elite, Corporate World, and Corporate World Elite cards.	<b>Corporate, Business, Purchase, Fleet, Corp World &amp; World Elite</b>	<b>Corporate, Business, Purchase, Fleet, Corp World &amp; World Elite</b>
Corporate	169	* Applies to transactions less than \$25,000 with applicable minimums listed below.	1.200% + \$40.00	1.200% + \$40.00
Business	149	* Transaction must be greater than \$10,000 for Business World & World Elite cards.	<b>Business World &amp; World Elite</b>	<b>Business World &amp; World Elite</b>
Purchase	129	* Transaction must be greater than \$7,273.00 for all other Commercial cards.	1.350% + \$40.00	1.350% + \$40.00
Fleet	134	* Transaction must be settled within 24 hours of the authorization, electronic authorization required.		
Corp World & World Elite	276 / 277	* Transaction may be swiped or keyed.	<b>Corporate, Business, Purchase, Fleet, Corp World &amp; World Elite</b>	<b>Corporate, Business, Purchase, Fleet, Corp World &amp; World Elite</b>
Business World & World Elite	274 / 275	* Level II and Level III Data REQUIRED.	1.200% + \$40.00	1.200% + \$40.00
Commercial Large Ticket II (Non-T&E)		* Applies to Business, Corporate, Purchasing, Fleet, Business World, Business World Elite, Corporate World, and Corporate World Elite cards.	<b>Business World &amp; World Elite</b>	<b>Business World &amp; World Elite</b>
Corporate / Business	163 (C) / 146 (B)	* Applies to transactions between \$25,000 & \$100,000.	1.350% + \$40.00	1.350% + \$40.00
Purchase / Fleet	126 (P) / 136 (F)	* Transaction must be settled within 24 hours of the authorization, electronic authorization required.		
Corp World & World Elite	260 / 272	* Transaction may be swiped or keyed.	<b>Corporate, Business, Purchase, Fleet, Corp World &amp; World Elite</b>	<b>Corporate, Business, Purchase, Fleet, Corp World &amp; World Elite</b>
Business World & World Elite	236 / 248	* Level II and Level III Data REQUIRED.	1.200% + \$40.00	1.200% + \$40.00
Commercial Large Ticket III (Non-T&E)		* Applies to Business, Corporate, Purchasing, Fleet, Business World, Business World Elite, Corporate World, and Corporate World Elite cards.	<b>Business World &amp; World Elite</b>	<b>Business World &amp; World Elite</b>
Corporate / Business	168 (C) / 148 (B)	Applies to transactions greater than \$100,000.	1.350% + \$40.00	1.350% + \$40.00
Purchase / Fleet	128 (P) / 139 (F)	* Transaction must be settled within 24 hours of the authorization, electronic authorization required.		
Corp World & World Elite	261 / 273	* Transaction may be swiped or keyed.	<b>Corporate, Business, Purchase, Fleet, Corp World &amp; World Elite</b>	<b>Corporate, Business, Purchase, Fleet, Corp World &amp; World Elite</b>
Business World & World Elite	237 / 249	* Level II and Level III Data REQUIRED.	1.200% + \$40.00	1.200% + \$40.00
Commercial T&E III		* Applies to Business, Corporate, Purchasing, Fleet (Fleet only at non-fuel MCCs), Business World, Business World Elite, Corporate World, and Corporate World Elite cards.	<b>Business World &amp; World Elite</b>	<b>Business World &amp; World Elite</b>
Corporate / Business Purchase	171 (C) / 151 (B) 133 (P)	Electronic authorization; swiped or keyed.	2.300% + \$0.10	2.300% + \$0.10
Corp World & World Elite	258 / 270	* Lodging, airline, passenger railway, and auto rental merchants.		
		* Restaurant merchants are not eligible for this interchange rate.	<b>Business World &amp; World Elite</b>	<b>Business World &amp; World Elite</b>
Business World & World Elite	234 / 246	* Appropriate T&E addendum data required (i.e. folio, check-in, check-out, etc.)	2.300% + \$0.10	2.300% + \$0.10
		* Additional T&E data elements required (i.e. room rate, room tax, property phone#, etc.)		
		* <b>Auto rental transactions must provide rental rate.</b>	<b>Corporate, Business, Purchase, Fleet, Corp World &amp; World Elite</b>	<b>Corporate, Business, Purchase, Fleet, Corp World &amp; World Elite</b>
		* Transaction must be settled within two days.	2.200% + \$0.10	2.200% + \$0.10
Commercial T&E II		* Applies to Business, Corporate, Purchasing, Fleet (Fleet only at non-fuel MCCs), Business World, Business World Elite, Corporate World, and Corporate World Elite cards.	<b>Business World &amp; World Elite</b>	<b>Business World &amp; World Elite</b>
Corporate / Business Purchase	170 (C) / 150 (B) 130 (P)	* Electronic authorization; swiped or keyed.	2.350% + \$0.10	2.350% + \$0.10
Corp World & World Elite	256 / 268	* Lodging, airline, passenger railway, and auto rental merchants.		
		* Restaurant merchants are not eligible for this interchange rate.	<b>Corporate, Business, Purchase, Fleet, Corp World &amp; World Elite</b>	<b>Corporate, Business, Purchase, Fleet, Corp World &amp; World Elite</b>
Business World & World Elite	232 / 244	* Appropriate T&E addendum data required (i.e. folio, check-in, check-out, etc.).	2.200% + \$0.10	2.200% + \$0.10
		* Transaction must be settled within two days.	<b>Business World &amp; World Elite</b>	<b>Business World &amp; World Elite</b>
Commercial T&E I		* Applies to Business, Corporate, Purchasing, Fleet (Fleet only at non-fuel MCCs), Business World, Business World Elite, Corporate World, and Corporate World Elite cards.	2.350% + \$0.10	2.350% + \$0.10
Corporate / Business Purchase	162 (C) / 145 (B) 125 (P)	* Electronic authorization; swiped or keyed.	<b>Corporate, Business, Purchase, Fleet, Corp World &amp; World Elite</b>	<b>Corporate, Business, Purchase, Fleet, Corp World &amp; World Elite</b>
Corp World & World Elite	257 / 269	* Restaurant transactions.	2.350% + \$0.00	2.350% + \$0.00
		* Applicable to lodging, airline, passenger railway, auto rental when addendum data is not provided.	<b>Business World &amp; World Elite</b>	<b>Business World &amp; World Elite</b>
		* Transaction must be settled within two days.		

Business World & World Elite	233 / 245		2.500% + \$0.00	2.500% + \$0.00
Commercial Standard (all merchants)		• Applies to Business, Corporate, Purchasing, Fleet, Business World, Business World Elite, Corporate World, and Corporate World Elite cards.	<b>Corporate, Business, Purchase, Fleet, Corp World &amp; World Elite</b>	<b>Corporate, Business, Purchase, Fleet, Corp World &amp; World Elite</b>
Corporate / Business Purchase / Fleet	108 (C) / 103 (B) 117 (P) / 109 (F)	• Transaction must be settled within thirty days.	2.950% + \$0.10	2.950% + \$0.10
Corp World & World Elite	252 / 264		<b>Business World &amp; World Elite</b>	<b>Business World &amp; World Elite</b>
Business World & World Elite	228 / 240		2.950% + \$0.10	2.950% + \$0.10
<b>MASTERCARD INTERNATIONAL CARD</b>		MasterCard International rates apply to all merchants for transactions on cards issued outside the US.		
International Electronic (all merchants)	005	• Card and cardholder must be present at time of transaction.		
Int'l Electronic Diners Cards	092	• Credit card must be swiped for authorizations and captured through the magnetic stripe reader on your electronic terminal.	1.370% + \$0.00	1.610% + \$0.00
		• Signature must be obtained on the credit card slip or printer receipt.		
		• Transaction must be settled within 5 days.		
International Standard	006	• Transaction is keyed.		
Int'l Standard Diners Cards	093	• Transaction settled after 5 days.	2.100% + \$0.10	2.140% + \$0.10
International Commercial Purchasing Data Rate II (all merchants)	152 (P) 162 (F)	• Applies to Purchasing/Fleet (excluding fuel MCCs for Fleet) cards only.		
		• Electronic authorization required.	1.550% + \$0.00	1.550% + \$0.00
		• Level II data required.		
		• Transaction must be settled within 4 days.		
International Commercial Purchasing (all merchants)	156 (P) 166 (F)	• Applies to Purchasing/Fleet cards only.		
		• Electronic authorization required.	2.150% + \$0.00	2.300% + \$0.00
		• Transaction must be settled within 30 days.		
International Commercial Purchasing (Large Ticket) (Non-T&E)	154 (P) 164 (F)	• Same as above, except transaction must be > \$3000.		
		• Electronic authorization required.	0.750% + \$30.00	0.750% + \$30.00
International Commercial (all merchants)	176	• Applies to MC Business / Corporate cards only.		
		• Transaction must be settled within 30 days.	2.150% + \$0.00	2.300% + \$0.00
International Merchant UCAF	087	• THIS RATE IS FOR TRANSACTIONS THAT ARE PURCHASED OVER THE INTERNET.		
		UCAF = Universal Cardholder Authentication Field		
		• Applies to transactions when Merchant participates in Secure E-Commerce transaction utilizing 3-D secure processing MasterCard SecureCode.	1.910% + \$0.10	1.950% + \$0.10
		• All requirements of Merit 1.		
International Full UCAF	088	• THIS RATE IS FOR TRANSACTIONS THAT ARE PURCHASED OVER THE INTERNET.		
		UCAF = Universal Cardholder Authentication Field		
		• Applies to transactions when both Merchant & Issuer participate in Secure E-Commerce transaction utilizing 3-D secure processing MasterCard SecureCode.	2.010% + \$0.10	2.050% + \$0.10
		• All requirements of Merit 1.		
		L = Lodging, VR = Vehicle Rental, PT = Passenger Transport, O=Other, RST-Restaurant		
		P = Purchasing Card, B = Business/Corporate, F = Fleet		
		WC = MC World Card, WE = MC World Elite		
			OCTOBER 2007	APRIL 2008
			RATE	RATE
		Visa Assessments:	0.0925%	0.0925%
		MasterCard Assessments:	0.0950%	0.0950%
		Visa International Service Assessment Fee (charged for transactions on Cards issued outside the US)	N/A	0.40%
		MasterCard Cross-border Fee (charged for transactions on Cards issued outside the US):	0.10%	0.30%
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